

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gary L. Taylor
Toby P. Taylor
Debtors

Case No. 12-05207-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

Date Rcvd: Nov 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2017.

db/jdb
cr
4176264 +Gary L. Taylor, Toby P. Taylor, 9155 Fort McCord Road, Chambersburg, PA 17202-9570
4176271 +First Ed Credit Union, 1156 Kennebec Drive, Chambersburg, PA 17201-2809
4184992 +1st Ed Credit Union, 1156 Kennebec Dr, Chambersburg, PA 17201-2809
4218963 +Chambersburg Hospital, 760 E Washington St, Chambersburg, PA 17201-2751
+FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
+First Ed Credit Union, c/o Law Offices of Markian R. Slobodian, 801 North Second Street,
Harrisburg, PA 17102-3213
4176277 +Nudelman, Klemm & Golub PC, 425 Eagle Rock Ave, Roseland, NJ 07068-1787
4176279 United Recovery Systems, P5800 N Course Dr, Houston, TX 77072

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4176267 +EDI: IIC9.COM Nov 09 2017 18:58:00 AT&T Mobility, C/O I C Systems Inc, 444 Highway 96E,
Saint Paul, MN 55127-2557
4176265 +EDI: ALLIANCEONE.COM Nov 09 2017 18:58:00 Alliance One Receivables, P O Box 3107,
Southeastern, PA 19398-3107
4176268 +EDI: BANKAMER.COM Nov 09 2017 18:58:00 Bank of America, P O Box 15026,
Wilmington, DE 19850-5026
4206819 EDI: CAPITALONE.COM Nov 09 2017 18:58:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4176269 +EDI: CAPITALONE.COM Nov 09 2017 18:58:00 Capital One Bank USA NA, P O Box 30281,
Salt Lake City, UT 84130-0281
4176272 +EDI: HFC.COM Nov 09 2017 18:58:00 Household Finance/Beneficial, P O Box 3425,
Buffalo, NY 14240-3425
4176273 +EDI: IRS.COM Nov 09 2017 18:58:00 Internal Revenue Service, P O Box 7346,
Philadelphia, PA 19101-7346
4176274 E-mail/Text: camanagement@mtb.com Nov 09 2017 19:00:03 M&T Bank, 1 Fountain Plaza,
Floor 3, Buffalo, NY 14203
4203730 E-mail/Text: camanagement@mtb.com Nov 09 2017 19:00:03 M&T Mortgage Corporation,
One Fountain Plaza, 7th Floor - Payment Processing, Buffalo, NY 14203-1495
4176275 +EDI: NESF.COM Nov 09 2017 18:58:00 National Enterprise Systems, 29125 Solon Rd,
Solon, OH 44139-3442
4176276 +E-mail/Text: Bankruptcies@nragroup.com Nov 09 2017 19:00:28 National Recovery Agency,
P O Box 67015, Harrisburg, PA 17106-7015
4240206 EDI: PRA.COM Nov 09 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4565463 +EDI: RESURGENT.COM Nov 09 2017 18:58:00 PYOD LLC, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602, PYOD LLC, c/o Resurgent Capital Services 29602-9008
4565462 +EDI: RESURGENT.COM Nov 09 2017 18:58:00 PYOD LLC, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
4176278 EDI: AGFINANCE.COM Nov 09 2017 18:58:00 Springleaf (American General), 777 Wayne Ave,
Chambersburg, PA 17201
4226125 EDI: AGFINANCE.COM Nov 09 2017 18:58:00 Springleaf Financial Services, P.O. Box 3251,
Evansville, IN 47731-3251

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, GREENVILLE, SC 29602-9008
4176266 ###+Associated Creditors Exchange, P O Box 33130, Phoenix, AZ 85067-3130
4176270 ###+Chambersburg Dental Assocs, C/O Commercial Acceptance Co, 2 W Main St,
Camp Hill, PA 17011-6326

TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Markian R Slobodian on behalf of Creditor First Ed Credit Union law.ms@usa.net
Michael J Clark on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Michael John Csonka on behalf of Debtor 2 Toby P. Taylor office@csonkalaw.com,
kwhitsel@csonkalaw.com;r48114@notify.bestcase.com
Michael John Csonka on behalf of Debtor 1 Gary L. Taylor office@csonkalaw.com,
kwhitsel@csonkalaw.com;r48114@notify.bestcase.com
Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpre03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 **Gary L. Taylor**
First Name Middle Name Last Name
Debtor 2 **Toby P. Taylor**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6663**

EIN --

Social Security number or ITIN **xxx-xx-2328**

EIN --

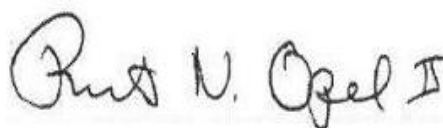
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:12-bk-05207-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary L. Taylor

Toby P. Taylor

**By the
court:**November 9, 2017Honorable Robert N. Opel
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.